# ENTER, EXIT OR STAY PUT? Protect your investments from your emotions! Investors who are guided by their emotions are at risk of entering and exiting the stock market at the wrong time, reducing their investment portfolio returns.

## The cycle of investor emotions on the stock market



### Focus on discipline and savings goals instead of trying to guess the best time to invest!

Simply making regular contributions will let you meet your savings goals, reducing the risk associated with stock market fluctuations and maximizing your returns in the long run.



# STAY INVESTED: THE WINNING FORMULA

Maintaining your investments can be profitable, especially during periods of high volatility! The longer a security is held, the better the chances it will yield a positive return.

# Initial investment of \$10,000

Did you know that an investor who invested \$10,000 in 1986 and missed the 10 best days on the stock market in the last 35 years would have \$100,000 less in their portfolio in 2020 compared to an investor who maintained their investments? Think about it!

Period: January 1986 to December 2020



Source: Refinitiv, S&P/TSX Composite Index total returns from January 1, 1986, to December 31, 2020. Past performance is no guarantee of future results.

Always keep in mind your goals and your time frame. This will help you separate your emotions from your investments.

Don't hesitate to contact your financial advisor to learn more about the different options available for systematic savings.

"The investor's chief problem - and even his worst enemy is likely to be himself."

**Benjamin Graham**